

RELIANCE BANCSHARES, INC.

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2787118	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$974	\$1,015	4.3%		
Loans	\$578	\$654	13.1%		
Construction & development	\$57	\$32	-44.0%		
Closed-end 1-4 family residential	\$60	\$64	6.6%		
Home equity	\$13	\$12	-13.2%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	7.2%		
Commercial & Industrial	\$37	\$33	-9.4%		
Commercial real estate	\$349	\$466	33.5%		
Unused commitments	\$72	\$65	-9.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$238	\$183	-23.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$72	\$73	1.6%		
Cash & balances due	\$33	\$43	30.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$9	\$2	-72.1%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$8	\$2	-74.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$900	\$919	2.0%		
Deposits	\$824	\$839	1.7%		
Total other borrowings	\$73	\$77	5.8%		
FHLB advances	\$67	\$72	7.5%		
Equity					
Equity capital at quarter end	\$73	\$97	32.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$24	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	10.0%	--		
Tier 1 risk based capital ratio	10.4%	13.3%	--		
Total risk based capital ratio	11.7%	14.6%	--		
Return on equity ¹	11.5%	6.8%	--		
Return on assets ¹	0.8%	0.6%	--		
Net interest margin ¹	2.9%	2.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	120.4%	119.5%	--		
Loss provision to net charge-offs (qtr)	151.0%	-17.7%	--		
Net charge-offs to average loans and leases ¹	-1.0%	2.9%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	36.7%	32.9%	0.5%	12.4%	--
Closed-end 1-4 family residential	0.1%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	2.0%	0.8%	--
Commercial & Industrial	0.0%	0.0%	0.0%	0.1%	--
Commercial real estate	0.7%	0.0%	0.1%	0.1%	--
Total loans	4.0%	1.6%	0.1%	0.8%	